

Certificate Number: 05781-PAE-DE-038888778

Bankruptcy Case Number: 19-15849



05781-PAE-DE-038888778

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 20, 2024, at 4:19 o'clock PM PDT, John Hager completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 20, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President